

TREE OF LIFE MINISTRIES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2025

CHARITY NUMBER: 1167077

TREE OF LIFE MINISTRIES
118 – 120 LONDON ROAD
MITCHAM
CR4 3LB

INDEX

	<u>Page</u>
Index	1
Trustee's Report	2 – 3
Independent Examiner's Report	4
Receipts and Payments Account	5
Statement of Assets and Liabilities	6
Notes on the financial Statements	7

TREE OF LIFE MINISTRIES
TRUSTEES' REPORT
YEAR ENDED 31ST MARCH 2025

The trustees are pleased to present their report for the year ended 31st March 2025 for the charity, Tree of Life Ministries with charity number 1167077.

The Trustees of the charity are: Rev Manasseh George Abraham
Ms Manisha Galande
Binny Mathews Philip

The principal address of the charity is : 118-120 London road
Mitcham
Surrey
CR4 3LB

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a CIO – Foundation Constitution registered 13th May 2016 as amended on 5th October 2024. The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVEMENTS AND PERFORMANCE

The Organisation held successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The organisation held outreach meetings during the year in which individuals had the opportunity to hear the message of the Christian faith. This has produced good results in reaching and helping members of the community.

FINANCIAL REVIEW

The income of the charity is above £6,000. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the hall and office it uses for its meetings as well as the operational costs.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 17th July 2025 and signed on their behalf by:

Independent Examiner's Report
To the Trustees

TREE OF LIFE MINISTRIES

I report on the accounts of the church for the year ended 31st March 2025 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act), does not apply. It is my responsibility to :

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention;

- (1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
 - proper accounting records are kept(in accordance with section 130 of the 2011 Act
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or
- (2) to which , in my opinion , attention should be drawn in order to enable a proper understanding of the accounts to be reached.

CHUKS AJUKA BSc(Man), FICB PMDip License Number: 17362
FRESH FIRE ORGANISATION
95 Miles Road
Mitcham
Surrey
CR4 3FH

TREE OF LIFE MINISTRIES

ACCOUNTS FOR THE YEAR ENDED 31st March 2025

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2025	£/2024
Donations	6164	8221
Gift Aid	0	
Total Receipts	6164	8221
Direct Charitable Expenditure		
Supplies	150	
Rent	1050	1650
Wages	0	3000
Professional fees	175	0
Mission expenses	200	430
Admin charges	536	50
Office rent	1500	0
TV programs	150	800
Welfare	0	1500
Insurance	207	199
Bank charges	60	60
Honorarium	700	100
Outreach costs	0	620
Travel	350	0
Accounting services	450	
	5528	8409
Other Expenditure		
Equipment	0	0
Events	500	
Refreshments	120	
	620	0
Total Payments	6148	8409
Net Receipts/(Payments) for the year	16	-188
Cash Funds brought forward	57	245
Cash Funds at the end of the year	73	57

TREE OF LIFE MINISTRIES

2 Statements of Assets and Liabilities at 31st March 2025

Monetary Assets

Cash Funds

Unrestricted Funds

£/2025

£/2024

£

£

Cash at hand and in bank

73

57

Total Cash Funds

73

57

Assets Retained for the

Charity's Own use

Non-monetary Assets and Liabilities

Musical Instruments

70

70

Equipments

100

100

170

170

Liabilities

Bookkeeping

250

250

NET ASSETS

-7

-23

These accounts were approved by the trustees and signed on their behalf by:

Rev Manasseh Abraham

TREE OF LIFE MINISTRIES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st March 2025

ACCOUNTING POLICIES

Basis of Accounting

These accounts have been prepared on the receipts and payments basis with all revenue and expenses shown on a cash basis. Non-monetary assets are shown at estimates of the value at the end of the year.

Funds

The CIO has a general unrestricted fund that receives voluntary donations from attendants at the services.

The CIO has no outstanding guarantees to third parties no any debts secured on the asstes of the CIO

Public Benefit

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or aims that are for public benefit.Details of how this is achieved are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Trustee Remuneration

No trustee received any remuneration during the financial year.